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November 13, 2013

**VIA ECF AND FEDERAL EXPRESS**

Hon. Michael A. Shipp  
United States District Court  
clarkson S. Fisher Bldg. & U.S. Courthouse  
402 East State Street  
Trenton, new Jersey 08608

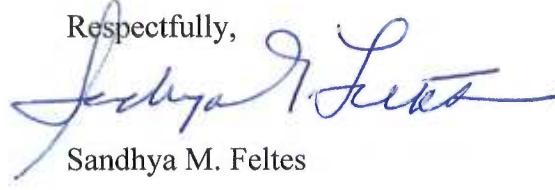
**RE: Apostolakos, et al. v. Accredited Home Lenders, Inc., et al.**  
**U.S.D.C. for the District of New Jersey, No. 13-cv-05619-MAS-LHG**

Dear Judge Shipp:

I represent Defendant FGC Commercial Mortgage Finance, Inc. ("FGC") in the above captioned matter. On October 11, 2013, Defendant FGC filed a Motion to Dismiss Plaintiffs' Complaint. [D.E. 127]. On October 11, 2013, the Court set November 18, 2013 as the return date for the Motion.

Pursuant to Local Rule 7.1(d)(2), Plaintiffs were required to file an opposition to Defendant FGC's Motion to Dismiss no later than November 4, 2013. However, Plaintiffs have not filed a response to Defendant FGC's Motion to Dismiss, nor have Plaintiffs sought an extension to file their response. As such, Defendant FGC respectfully requests that the Court consider Defendant FGC's Motion to Dismiss as unopposed and grant the Motion.

Respectfully,



Sandhya M. Feltes

cc: All counsel of record, via ECF